



**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Chapter 13 Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840**

**IN RE:  
JOHN COSARES**

**Order Filed on January 8, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

**Case No.: 19-32739 RG**

**Hearing Date: 1/6/2021**

**Judge: ROSEMARY GAMBARDELLA**

**Debtor is Not Entitled To Discharge**

**ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION**

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: January 8, 2021**

  
\_\_\_\_\_  
**Honorable Rosemary Gambardella  
United States Bankruptcy Judge**

Case No.: 19-32739 RG

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

---

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 11/24/2020, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 1/1/2020, the Debtor shall pay the Standing Trustee
  - the sum of \$21,133.75 paid into date over 13 month(s), and then
  - the sum of \$4,360.00 for a period of 47 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:

John Cosares

Debtor

Case No. 19-32739-RG

Chapter 13

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Jan 12, 2021

Form ID: pdf903

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2021:**

Recip ID	Recipient Name and Address
db	+ John Cosares, 64 Weiss Road, Saddle River, NJ 07458-1331

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for U.S. Bank NA, successor trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2006-AR9 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Camille J Kassar	on behalf of Debtor John Cosares ckassar@locklawyers.com kassarcr75337@notify.bestcase.com, bbkconsultantllc@gmail.com, tdell@locklawyers.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 12, 2021

Form ID: pdf903

Total Noticed: 1

[magecf@magtrustee.com](mailto:magecf@magtrustee.com)

Melissa N. Licker

on behalf of Creditor Wells Fargo Bank NA as Trustee for WaMu Mortgage Pass-Through Certificates Series 2004-PR1 Trust as serviced by JPMorgan Chase Bank, National Association NJ\_ECF\_Notices@mccalla.com, [mccallaecf@ecf.courtdrive.com](mailto:mccallaecf@ecf.courtdrive.com)

Phillip Andrew Raymond

on behalf of Creditor Wells Fargo Bank NA as Trustee for WaMu Mortgage Pass-Through Certificates Series 2004-PR1 Trust [phillip.raymond@mccalla.com](mailto:phillip.raymond@mccalla.com), [mccallaecf@ecf.courtdrive.com](mailto:mccallaecf@ecf.courtdrive.com)

U.S. Trustee

[USTPRegion03.NE.ECF@usdoj.gov](mailto:USTPRegion03.NE.ECF@usdoj.gov)

TOTAL: 8